GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:936
ANSWERED ON:22.07.2016
Growth of ATM/PoS
Venugopal Dr. Ponnusamy

Will the Minister of FINANCE be pleased to state:

(a) whether the growth of card acceptance infrastructure like Automated Teller Machines (ATMs) and Point of Sale (PoS) terminals is not on par with that of card issuance;

(b) if so, the details thereof;

(c) whether the lower growth of ATM and PoS terminals has impacted card use; and

(d) if so, the details and the steps taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance

(a) to (d) Reserve Bank of India (RBI) has informed that percentage growth of ATMs and Point of Sale (PoS) terminals in 2015-16 over 2014-15 was 12.04 % and 22.98 % viz-a-viz percentage growth in number of Credit Cards outstanding and Debit Card outstanding was 16.08 % and 19.58 % during the same period. Details are given in Annexure-1.

In order to encourage banks to expand card acceptance infrastructure to a wider segment of merchants across all geographical locations and considering the experience gained by the banks in merchant acquiring business, RBI has advised banks, vide its circular No. DPSS.CO.PD.No./2894/02.14.003/2015-16 dated 26.05.2016, that they may put in place their own Board approved policy on merchant acquisition.

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ANNEXURE-1

Lok Sabha Question No. 936 for 22.07.2016 raised by Dr. P. Venugopal, M.P. regarding "Growth of ATM/PoS"

The number of ATMs {Scheduled Commercial Banks (SCBs) + White Lable ATMs (WLAs)} and PoS deployed in the country for the last 3 years along with growth rates; number of cards outstanding (credit as well as debit) and the transactions done by the cards at ATMs (SCBs and WLAs) and PoS :

As on	ATMs	POS	Credit Card Outstanding (mn)		Debit Card Outstanding (mn)		Transactions at ATMs (Credit + Debit +WLAs)		Transactions at POS (Credit + Debit)	
			Vol (mn)	Val (bn)	Vol (mn)	Val (bn)				
March 31, 2014	161750	1065984	19.18	394.42	6095.78	19674.83	1128.16	2494.36		
March 31, 2015	189279	1126735	21.11	553.45	7039.89	22418.76	1423.22	3112.65		
March 31, 2016	212061	1385668	24.51	661.82	8200.35	25777.03	1959.29	3995.88		
growth % (2014-15 over 2013-14)	17.02	5.70	10.06	40.32	15.49	13.95	26.15	24.79		
growth % (2015-16 over 2014-15)	12.04	22.98	16.08	19.58	16.48	14.98	37.67	28.38		

Source: RBI